

<i>SERFF Tracking Number:</i>	<i>PNTX-126193514</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Network Insurance Company</i>	<i>State Tracking Number:</i>	<i>42682</i>
<i>Company Tracking Number:</i>	<i>LTCAR0008730F01</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>09 Rep- 2009 Reports</i>		
<i>Project Name/Number:</i>	<i>09 Rep- 2009 Reports/LTCAR0008730F01</i>		

Filing at a Glance

Company: American Network Insurance Company

Product Name: 09 Rep- 2009 Reports

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Filing Type: Form

SERFF Tr Num: PNTX-126193514

SERFF Status: Closed

Co Tr Num: LTCAR0008730F01

Co Status:

Author: SPI PennTreatyNetwork

Date Submitted: 06/17/2009

State: ArkansasLH

State Tr Num: 42682

State Status: Closed

Reviewer(s): Marie Bennett

Disposition Date: 06/17/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: 09 Rep- 2009 Reports

Project Number: LTCAR0008730F01

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/17/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/17/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

Under the Health Insurance Portability & Accountability Act of 1996, issuers of qualified Long Term Care insurance contracts are required to report the number of claims denied annually to ensure the tax-qualified status of their products.

Enclosed, please find the completed 2008 Claim Denial Reporting form for Long Term Care Insurance.

Although not required, we are also providing claim denials for non-qualified policies in an effort to provide a complete picture of our denial records. A copy of the claim denial reporting form developed by the NAIC has been amended to

<i>SERFF Tracking Number:</i>	<i>PNTX-126193514</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Network Insurance Company</i>	<i>State Tracking Number:</i>	<i>42682</i>
<i>Company Tracking Number:</i>	<i>LTCAR0008730F01</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>09 Rep- 2009 Reports</i>		
<i>Project Name/Number:</i>	<i>09 Rep- 2009 Reports/LTCAR0008730F01</i>		

reflect denials on both a tax-qualified and non tax-qualified basis for both your state and nationwide. When compiling these figures, we followed the 2006 Long Term Care Insurance Model Regulations' definition for "claim" and "denied".

If you have any additional questions, or require further information, please feel free to contact me at 800-222-3469 e. 6150.

Company and Contact

Filing Contact Information

Kevin Carney, Senior Analyst
3440 Lehigh St
Allentown, PA 18103

kcarney@penntreaty.com
(610) 965-2222 [Phone]
(484) 232-6638[FAX]

Filing Company Information

American Network Insurance Company
3440 Lehigh Street
Allentown, PA 18103
(610) 965-2222 ext. [Phone]

CoCode: 81078
Group Code: 810
Group Name: Penn Treaty
FEIN Number: 03-0211497

State of Domicile: Pennsylvania
Company Type:
State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Network Insurance Company	\$0.00	06/17/2009	

<i>SERFF Tracking Number:</i>	<i>PNTX-126193514</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Network Insurance Company</i>	<i>State Tracking Number:</i>	<i>42682</i>
<i>Company Tracking Number:</i>	<i>LTCAR0008730F01</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>09 Rep- 2009 Reports</i>		
<i>Project Name/Number:</i>	<i>09 Rep- 2009 Reports/LTCAR0008730F01</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/17/2009	06/17/2009

<i>SERFF Tracking Number:</i>	<i>PNTX-126193514</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Network Insurance Company</i>	<i>State Tracking Number:</i>	<i>42682</i>
<i>Company Tracking Number:</i>	<i>LTCAR0008730F01</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>09 Rep- 2009 Reports</i>		
<i>Project Name/Number:</i>	<i>09 Rep- 2009 Reports/LTCAR0008730F01</i>		

Disposition

Disposition Date: 06/17/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PNTX-126193514</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Network Insurance Company</i>	<i>State Tracking Number:</i>	<i>42682</i>
<i>Company Tracking Number:</i>	<i>LTCAR0008730F01</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>09 Rep- 2009 Reports</i>		
<i>Project Name/Number:</i>	<i>09 Rep- 2009 Reports/LTCAR0008730F01</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Claim Denials-Submission-ANIC		Yes

<i>SERFF Tracking Number:</i>	<i>PNTX-126193514</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Network Insurance Company</i>	<i>State Tracking Number:</i>	<i>42682</i>
<i>Company Tracking Number:</i>	<i>LTCAR0008730F01</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>09 Rep- 2009 Reports</i>		
<i>Project Name/Number:</i>	<i>09 Rep- 2009 Reports/LTCAR0008730F01</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	PNTX-126193514	State:	Arkansas
Filing Company:	American Network Insurance Company	State Tracking Number:	42682
Company Tracking Number:	LTCAR0008730F01		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	09 Rep- 2009 Reports		
Project Name/Number:	09 Rep- 2009 Reports/LTCAR0008730F01		

Supporting Document Schedules

	Review Status:	
Bypassed -Name:	Flesch Certification	06/17/2009
Bypass Reason:	Not applicable to this filing.	
Comments:		
	Review Status:	
Bypassed -Name:	Application	06/17/2009
Bypass Reason:	Not applicable to this filing.	
Comments:		
	Review Status:	
Bypassed -Name:	Health - Actuarial Justification	06/17/2009
Bypass Reason:	Not applicable to this filing.	
Comments:		
	Review Status:	
Bypassed -Name:	Outline of Coverage	06/17/2009
Bypass Reason:	Not applicable to this filing.	
Comments:		
	Review Status:	
Satisfied -Name:	Claim Denials-Submission-ANIC	06/17/2009
Comments:		
Attachment:		
Claim Denials-Submission-ANIC.PDF		

**Claims Denial Reporting Form
Long-Term Care Insurance**

For the State of Arkansas
For the Reporting Year of 2008

Company Name: American Network Insurance Company (In Rehabilitation) Due: June 30 annually
Company Address: 3440 Lehigh Street, Allentown, PA. 18103

Company NAIC Number: 81078
Contact Person: Kevin Carney, Senior Compliance Analyst Phone Number: 800-222-3469 Ext. 6150

Line of Business: Individual Group

Instructions

The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies.
“Denied” means a claim that is not paid for any reason other than for claims not paid for failure to meet the waiting period or because of an applicable preexisting condition.

		State Data TQ	State Data NTQ	State Totals	Nation -wide Data ¹ TQ	Nation -wide Data ¹ NTQ	Nation -wide Totals
1	Total Number of Long-Term Care Claims Reported	0	0	0	82	251	333
2	Total Number of Long-Term Care Claims Denied/Not Paid	0	0	0	4	4	8
3	Number of Claims Not Paid due to Preexisting Conditions Exclusion	0	0	0	0	0	0
4	Number of Claims Not Paid due to Waiting (Elimination) Period Not Met	0	0	0	0	1	1
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	0	0	0	4	3	7
6	Percentage of Long-Term Care Claims Denied of Those Reported (Line 5 Divided By Line 1)	0%	0%	0%	5%	1%	2%
7	Number of Long-Term Care Claim Denied Due to:						
8	• Long-Term Care Services Not Covered under the Policy ²	0	0	0	0	0	0
9	• Provider/Facility Not Qualified under the Policy ³	0	0	0	0	0	0
10	• Benefit Eligibility Criteria Not Met ⁴	0	0	0	4	1	5
11	• Other	0	0	0	0	2	2

1. The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.
2. Example - home health care claim filed under a nursing home only policy.
3. Example - a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.
4. Examples - a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.